

**Amendments to the Specification:**

Please replace the current Description of the Drawings found on page 9 of the specification as filed December 14, 2000 with the following amended paragraph:

FIG. 1 is a block diagram to illustrate the principles of the invention.

FIG. 2A and 2B are exemplary flow charts depicting the process for obtaining credit report information using the telephone line in accordance with the present invention.

FIG. 3A and 3B are exemplary flow charts depicting the process for obtaining book availability information using the telephone line in accordance with the present invention.

FIG. 4A and 4B are exemplary flow charts depicting the process for obtaining address/telephone number information using the telephone line in accordance with the present invention.

FIG. 5 is a flow chart depicting the process for registering with the present invention.